

SUBSTITUTE TRUSTEE'S DEED
INDEXING INSTRUCTIONS

Lot in NE 1/4 of Sec 18, T2S, R7W, Southaven, DeSoto County, MS.

STATE OF MISSISSIPPI
COUNTY OF DeSoto

WHEREAS, on the 26th day of January, 2006, Kevin W Free and Sharon Free, Husband and Wife, executed and delivered a certain Deed of Trust unto NETCO-27090-1, Trustee for Mortgage Electronic Registration Systems, Inc., Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2403 at Page 328; and

WHEREAS, on the 21st day of November, 2006 the Holder of said Deed of Trust substituted and appointed Emily Kaye Courteau, as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 2614 at Page 258; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the sale for the purpose of paying said indebtedness or as much thereof as said brings; and

WHEREAS, I, Emily Kaye Courteau, Substitute Trustee advertised the sale of the following described real property by Substitute Trustees Notice of Sale, dated April 9, 2007 by posting same at the bulletin board on the first floor in the middle of the building between the front and back door of the courthouse in DeSoto County and by publishing said Notice in The DeSoto Times Today for three (3) consecutive weeks, proof of publication being attached hereto as Exhibit "A" and incorporated herein by reference, which notice stated that the sale would be held on the 8th day of May, 2007, between the legal hours of 11 o'clock a.m. and 4 o'clock p.m., at public outcry, to the highest bidder for cash at the East front door at Courthouse located at 2535 Hwy. 51 South at Hernando, Mississippi; and

WHEREAS, I, Emily Kaye Courteau, Substitute Trustee, did on the 8th day of May, 2007, within legal hours, offer for sale and did sell, to the highest bidder for cash at the East front door at Courthouse located at 2535 Hwy. 51 South at Hernando, Mississippi the following described real property, to-wit:

Land located in the Northeast Quarter of Section 18, Township 2 South, Range 7 West, Southaven, DeSoto County, Mississippi and further described as follows:
Commencing at the Northeast Corner of Section 18, Township 2 South, Range 7 West, thence South 00 degrees 00 minutes 00 seconds East 1580.45 feet to a point; thence South 90 degrees 00 minutes 00 seconds West 1985.70 feet to the point of beginning; thence South 00 degrees 14 minutes 40 seconds East 258.88 feet to a point along the center line of a 50 foot wide ingress-egress easement; thence North 73 degrees 41 minutes 03 seconds West 93.13 feet along the North right-of-way of Swinnea Lakes Drive; thence continuing along the North right-of-way of Swinnea Lakes Drive around a curve to the left with a radius of 525.00 feet, a length of 216.55 feet and a delta angle of 23 degrees 37 minutes 59 seconds; thence North 7 degrees 15 minutes 46 seconds West 225.71 feet thence South 89 degrees 26 minutes 21 seconds East 331.51 feet to the point of beginning and containing 1.67, more or less, acres of land.

WHEREAS, at said sale Mortgage Electronic Registration Systems, Inc. was the highest bidder and best bidder, therefore, for the sum of \$243,000.00 and the same was then and there struck off to Mortgage Electronic Registration Systems, Inc. and it was declared the purchaser thereof; and

WHEREAS, everything necessary to be done to have a good and lawful sale was done in accordance with law and the terms of the Deed of Trust; and

WHEREAS, Mortgage Electronic Registration Systems, Inc., has requested transfer and assignment of its bid to Bank Of New York As Trustee For The Certificateholders CWABS, Inc. Asset-Backed Certificates, Series 2006- BC4 and has authorized the undersigned to convey the property described above to Bank Of New York As Trustee For The Certificateholders CWABS, Inc. Asset-Backed Certificates, Series 2006- BC4 and the undersigned, by execution of this instrument, does hereby transfer and assign all right, title, and interest of Mortgage Electronic Registration Systems, Inc., as the highest and best bidder to Bank Of New York As Trustee For The Certificateholders CWABS, Inc. Asset-Backed Certificates, Series 2006- BC4, pursuant to authority granted to the undersigned in the aforementioned Substitution of Trustee.

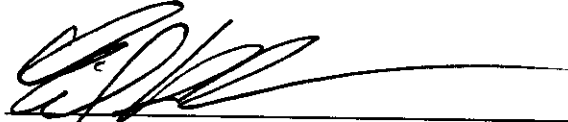
NOW THEREFORE, in consideration of the full payment of the purchase price, I, the undersigned Substitute Trustee, do hereby sell and convey unto Bank Of New York As Trustee For The Certificateholders CWABS, Inc. Asset-Backed Certificates, Series 2006- BC4 the land and property herein described.

Morris
Assoc. Inc.

I convey only such title as is vested in me as Substitute Trustee

KG/F06-1715

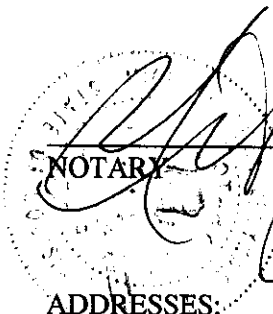
WITNESS MY SIGNATURE, this the 11 day of May, 2007.


 Emily Kaye Courteau, Substitute Trustee

STATE OF LOUISIANA

PARISH OF OUACHITA

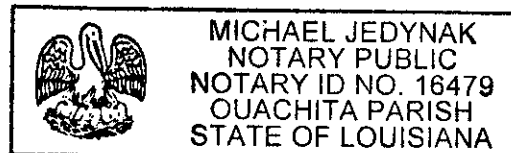
PERSONALLY CAME AND APPEARED BEFORE ME, the undersigned authority in and for the aforesaid jurisdiction, on this, the 11 day of May, 2007, the within named Emily Kaye Courteau, Substitute Trustee, who acknowledged that (s)he executed the above and foregoing instrument of writing, after first having been duly authorized so to do as Substitute Trustee.


 NOTARY

AT DEATH
 MY COMMISSION EXPIRES

ADDRESSES:

GRANTOR:
 Emily Kaye Courteau
 2309 OLIVER RD.
 MONROE, LA 71201
 318-330-9020



GRANTEE:
 Bank Of New York As Trustee For The Certificateholders CWABS, Inc. Asset-Backed Certificates,
 Series 2006- BC4
 7105 Corporate Drive
 Plano, TX 75029
 800-669-0102

THIS DOCUMENT WAS PREPARED BY:

MORRIS & ASSOCIATES
 2309 OLIVER RD.
 MONROE, LA 71201
 318-330-9020

PROOF OF PUBLICATION

THE STATE OF MISSISSIPPI

COUNTY OF DESOTO

Diane Smith personally appeared before me the undersigned in and for said County and State and states on oath that she is the CLERK of the DeSoto Times Today, a newspaper published in the town of Hernando, State and County aforesaid, and having a general circulation in said county, and that the publication of the notice, a copy of which is hereto attached, has been made in said paper 3 consecutive times, as follows, to-wit:

Substitute Trustee Notice of Sale
STATE OF MISSISSIPPI
COUNTY OF Desoto

WHEREAS, on the 28th day of January, 2006, Kevin W Free and Sharon Free, Husband and Wife, executed and delivered a certain Deed of Trust unto NHTCO-27090-1, Trustee for Mortgage Electronic Registration Systems, Inc., Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2403 at Page 326; and

WHEREAS, on the 21st day of November, 2006, the Holder of said Deed of Trust substituted and appointed Emily Kaye Courteau as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 2814 at Page 258; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 8th day of May, 2007, I will during legal hours, at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Land located in the Northeast Quarter of Section 18, Township 2 South, Range 7 West, Southaven, DeSoto County, Mississippi and further described as follows:
Commencing at the Northeast Corner of Section 18, Township 2 South, Range 7 West, thence South 00 degrees 00 minutes 00 seconds East 1580.45 feet to a point; thence South 90 degrees 00 minutes 00 seconds West 1985.70 feet to the point of beginning; thence South 00 degrees 14 minutes 48 seconds East 258.88 feet to a point along the center line of a 50 foot wide ingress-egress easement; thence North 73 degrees 41 minutes 03 seconds West 92.13 feet along the North right-of-way of Swinnee Lakes Drive; thence continuing along the North right-of-way of Swinnee Lakes Drive around a curve to the left with a radius of 525.00 feet, a length of 216.55 feet and a deflection angle of 23 degrees 37 minutes 59 seconds; thence North 7 degrees 15 minutes 46 seconds West 225.71 feet thence South 68 degrees 28 minutes 21 seconds East 331.51 feet to the point of beginning and containing 1.67, more or less, acres of land.

Volume No. 112 on the 17 day of April, 2007

Volume No. 112 on the 24 day of April, 2007

Volume No. 112 on the 1 day of May, 2007

Volume No. _____ on the _____ day of _____, 2007

Volume No. _____ on the _____ day of _____, 2007

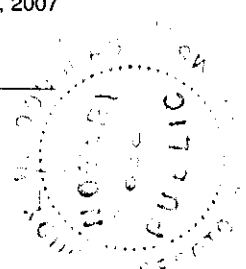
Volume No. _____ on the _____ day of _____, 2007

Diane Smith

Sworn to and subscribed before me, this 1 day of May, 2007

BY Judith A. Douglas

NOTARY PUBLIC STATE OF MISSISSIPPI AT LARGE
MY COMMISSION EXPIRES: JANUARY 16, 2009
BONDED THRU DIXIE NOTARY SERVICE, INCORPORATED



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C. Making proof of publication and depositing to same \$ 3.00

TOTAL PUBLISHER'S FEE: \$ 142.52

I will only convey such title as is vested in me as Substitute Trustee
WITNESS MY SIGNATURE, this day April 8, 2007
Emily Kaye Courteau
Substitute Trustee
2309 OLIVER ROAD
MONROE, LA 71201
(518) 330-9020
KG/F08-1715
PUBLISH: 4-17-07, 4-24-07, 5-1-07

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